



Pricing Structure of Loan Products with effect from 06th October, 2025

The Markup rates & loan processing fee on different loan products with effective from 06th October 2025, are given below. Bank can change the Markup rates during the year. For updated rates, please contact nearest U Bank Branch or visit U bank Website. (www.ubank.com.pk)

Livestock Finance			visit U bank Website. (www.ubank.c				
Livestock R Dany Loss (Build)	Product Name		Product Description	Flat Rate	IRR	Processing Fee	
Directock R Dainy Loan Plus (EM)			Livestock & Dairy Loan (EMI)	47.00%	77.88%		
Directock R Dainy Loan Plus (EM)			Liverteel C Delivit een (Dullet)	F7.000/	F7 000/		
Destroto & Finance			· · · ·				
Interpreta Liventor's & Dairy Development Loan (EMI)	Livestock Finance						
Sinterprise Livestock & Dairy Development Loan (PFP)			Livestock & Dairy Loan Plus (HFY)	52.00%	66.20%		
Discrete Finance			Enterprise Livestock & Dairy Development Loan (EMI)	42.00%	70.26%		
Discrete Finance			Enterprise Livestock & Dairy Development Loan (HEV)	49.00%	62 52%		
Agriculture Finance						4.5% of loan amount or PKR 30,000+FED,	
Agriculture Finance			· ·				
Agriculture Finance	-					whichever is lower	
MSME Agri Plassbook _ IPTY	Agricultura Einanca		· -			+	
MSME Agri Passbook_YRLY	Agriculture Fillance					1	
Business Finance							
Business Finance	-					+	
Budiness Finance						+	
U Bank Rhuel Mulhitar Loan (\$0,000 - 2,000,000) 35,00%						1	
Bank Rhud Mulchtar Plus (\$0,000-3,000,000) 34,00% 57,10% 5	Business Finance					1	
Shana ba shana (350,000-600,0000) 37.00% 57.16%	-		· · · · · · · · · · · · · · · · · · ·			+	
Shana ba shana (6000013,000,000) 31.00% 49.18% whichever is lower						2.5% of loan amount or PKR 20,000+FED, whichever is lower	
Tankhwah Loan (up to PRR 350,000) 38.8.d0% 25.000 38.8.d0% 25.000 38.8.d0% 25.000 38.8.d0% 25.000 38.8.d0% 25.000 38.8.d0% 25.000	Business Loan For Women						
Pension Loan (up to PKR 350,000)				31.00/6	75.10/0		
Motorbike Loan (06-12 Months)			., ,	38.40	1%		
Motorbike Loan (13-60 Months)				41.00%	68.73%		
Motorbike Loan (06-12 Months) _ Corporate * 34.00%						whichever is lower	
Motorbike Loan (13-36 Months)				34.00%	57.81%	†	
Laptop (150001 - 350000) 36.00% 58.63% Laptop (150001 - 350000) 36.00% 58.63% Mobile Phone Financing (40,000 - 350000) 36.00% 58.63% U Bank Home Loan (Purchase) 32.02% 54.67% U Bank Home Loan (Ronovation) 32.02% 54.67% Solar Financing Home Solution 25.00% 38.10% Solar Financing Enterprise Solution 25.00% 38.10% Solar Financing Enterprise Solution 25.00% 36.23% Solar Financing Enterprise Solution 25.00% 36.23% Solar Financing Enterprise Solution 25.00% 36.23% Solar Financing Education Financing Sarmaya-1-Taleem (PKR 100,000 - 500,000) 36.00% 60.96% Sarmaya-1-Taleem (PKR 100,000 - 500,000) 36.00% 59.39% Sarmaya-1-Taleem (PKR 100,000 - 300,000) 34.00% 57.81% Running Finance MSME 43.00% 43.00% 43.00% Running Finance MSME 43.00% 43.00% 43.00% Running Finance MSME 43.00% 43.00% 43.00% Karsaz Gold Loan Ewilel) (up to PKR 250,000) 44.00% 44.00% Karsaz Gold Loan Ewilel) (up to PKR 250,000) 29.00% 49.80% Karsaz Gold Loan Ewilel) (up to PKR 350,000) 29.00% 49.80% Karsaz Gold Loan Ewilel) (up to PKR 350,000) 27.00% 46.60% MSME Gold Loan Ewill (350,001 - 1,000,000) 27.00% 46.60% MSME Gold Loan Ewill (350,001 - 1,000,000) 27.00% 43.34% Sunehra Sarmaya Loan Ewill (350,001 - 1,000,000) 27.00% 43.34% Sunehra Sarmaya Loan Ewill (300,001 - 1,000,000) 27.00% 40.00% Sunehra Sarmaya Loan Ewill (300,001 - 3,000,000) 27.00% 40.00% Sunehra Sarmaya Loan Ewill (300,001 - 3,000,000) 27.00% 40.00% Sunehra Sarmaya Loan Ewill (300,001 - 3,000,000) 27.00% 40.00% Sunehra Sarmaya Loan Ewill (300,001 - 3,000,000) 27.00% 40.00% Sunehra Sarmaya Loan Ewill (300,001 - 3,000,000) 27.00% 40.00% Sunehra Sarmaya Loan Ewill (300,001 - 3,000,000) 27.00% 40.00% Sunehra Sarmaya Loan Ewill (300,001 - 3,000,000) 27.00% 40.00%	General Purpose Finance		Motorbike Loan (13-36 Months) _ Corporate *	36.00%	60.96%		
Laptop (150001 - 350000)			Scooty Financing for Women	28.00%	48.22%	whichever is lower 4.5% of loan amount or PKR 30,000+FED,	
Mobile Phone Financing (40,000 - 350000) 36,00% 58,63% U Bank Home Loan (Purchase) 32,02% 54,67% U Bank Home Loan (Construction) 32,02% 54,67% U Bank Home Loan (Renovation) 32,02% 54,67% Solar Financing Home Solution 25,00% 38,10% Solar Financing _ Home Solution 25,00% 38,10% Solar Financing _ Home Solution 25,00% 36,23% Solar Financing _ Solar Financing _ Agri Solution 25,00% 36,23% Solar Financing _ Solar Financing _ Agri Solution 25,00% 36,23% Solar Financing _ Solar Financing _ Agri Solution 25,00% 36,23% Solar Financing _ Solar Financing _ Agri Solution 25,00% 36,23% Solar Financing _ Solar Financing _ Solar Financing _ Sarmaya+-Taleem (PKR 100,000 - 500,000) 36,00% 60,96% Sarmaya+-Taleem (PKR 100,000 - 500,000) 36,00% 57,81% Sarmaya+-Taleem (PKR 100,000 - 3,000,000) 34,00% 57,81% Running Finance MSME Plus 31,00% 43,00% 43,00% Running Finance MSME Plus 31,00% 43,00% 43,00% Karsaz Gold Loan - (Bullet) (up tp PKR 100,000) 45,00% 45,00% Karsaz Gold Loan - (Bullet) (up tp PKR 250,000) 44,00% 44,00% Karsaz Gold Loan - (EMI) (up to PKR 350,000) 29,00% 49,80% Karsaz Gold Loan - (EMI) (up to PKR 350,000) 29,00% 49,80% Karsaz Gold Loan - (EMI) (up to PKR 350,000) 27,00% 46,60% MSME Gold Loan - (EMI) (350,001 - 1,000,000) 27,00% 46,60% MSME Gold Loan - (EMI) (350,001 - 1,000,000) 25,00% 43,34% Sunehra Sarmaya (1,000,001 - 3,000,000)_ PRIV 40,00% 40,00% Su			Laptop (150001 - 350000)	36.00%	58.63%		
U Bank Home Loan (Purchase) 32.02% 54.67%					58.63%		
Wash Home Financing							
Solar Financing	Home Financing			32.02%	54.67%		
Solar Financing			U Bank Home Loan (Renovation)	32.02%	54.67%		
Solar Financing _ Agri Solution			Solar Financing _ Home Solution	25.00%	38.10%		
Solar Financing	Solar Financing		Solar Financing _ Enterprise Solution	25.00%	38.10%		
Commercial Vehicle Commercial Vehicles (New / Used) 23.00% 31.53%			Solar Financing _ Agri Solution	25.00%	36.23%		
Sarmaya+-Taleem (PKR 500,001 - 1,000,000) 35,00% 59,39%	Commercial Vehicle		Commercial Vehicles (New / Used)	23.00%	31.53%	whichever is lower	
Sarmayai-Taleem (PKR1,000,001 - 3,000,000) 34,00% 57,81%			Sarmaya-i-Taleem (PKR 100,000 - 500,000)	36.00%	60.96%		
Running Finance Salaried 43.00% 43.00% 43.00%	Education Financing		Sarmaya-i-Taleem (PKR 500,001 - 1,000,000)	35.00%	59.39%		
Running Finance Running Finance MSME Plus 31.00% 31.00% 43.00%			Sarmaya-i-Taleem (PKR1,000,001 - 3,000,000)	34.00%	57.81%		
Running Finance Salaried 43.00% 43.00%	Running Finance		Running Finance MSME	43.00%	43.00%		
Karsaz Gold Loan- (Bullet) (up tp PKR 100,000) 45,00% 45,00% Karsaz Gold Loan- (Bullet) (up tp PKR 250,000) 44,00% 44,00% Karsaz Gold Loan- (Bullet) (up tp PKR 350,000) 43,00% 43,00% Karsaz Gold Loan- (EMI) (up to PKR 100,000) 30,00% 51,44% Karsaz Gold Loan- (EMI) (up to PKR 250,000) 29,00% 49,80% Karsaz Gold Loan- (EMI) (up to PKR 350,000) 28,00% 48,22% MSME Gold Loan- (EMI) (up to PKR 350,000) 28,00% 42,00% MSME Gold Loan- (EMI) (350,001 - 1,000,000) 42,00% 42,00% MSME Gold Loan- (EMI) (350,001 - 500,000) 27,00% 46,60% MSME Plus Gold Loan- (EMI) (500,001 - 1,000,000) 25,00% 43,34% Sunehra Sarmaya (1,000,001 - 3,000,000) EMI 25,00% 43,34% Sunehra Sarmaya (1,000,001 - 3,000,000) FIFY 25,00% 32,52% Sunehra Sarmaya (1,000,001 - 2,000,000) YRLY 40,00% 40,00% Sunehra Sarmaya (2,000,001 - 3,000,000) YRLY 39,00% 39,00% Invoice Discounting Discounting Facility for MSME Clients 0,00% Limit Approval Charges : PKR. 15,000			Running Finance MSME Plus	31.00%	31.00%		
Karsaz Gold Loan			Running Finance Salaried	43.00%	43.00%		
Cold Finance Karsaz Gold Loan (Bullet) (up to PKR 350,000) 43.00% 43.34% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.00% 43.00% 43.00% 43.34% 43.00% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.34% 43.00% 43.34% 43.00% 43.34% 43.34% 43.34% 43.00% 43.34%			Karsaz Gold Loan- (Bullet) (up tp PKR 100,000)	45.00%	45.00%	3.25% of loan amount or PKR 30,000+FED, whichever is lower	
Cold Finance Karsaz Gold Loan (Bullet) (up to PKR 350,000) 43.00% 43.34% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.00% 43.00% 43.00% 43.00% 43.00% 43.34% 43.00% 43.00% 43.00% 43.34% 43.00% 43.00% 43.34% 43.34% 43.00% 43.34% 43.00% 43.34% 43.34% 43.34% 43.00% 43.34%		Karsaz Gold Loan	Karsaz Gold Loan- (Bullet) (up tp PKR 250.000)	44,00%	44,00%		
Rarsaz Gold Loan- (EMI) (up to PKR 100,000) 30.00% 51.44% Karsaz Gold Loan- (EMI) (up to PKR 250,000) 29.00% 49.80% Karsaz Gold Loan- (EMI) (up to PKR 350,000) 28.00% 48.22% MSME Gold Loan- (EMI) (up to PKR 350,000) 42.00% 42.00% 42.00% MSME Gold Loan- (Bullet) (350,001 - 1,000,000) 42.00% 42.00% 46.60% MSME Gold Loan- (EMI) (350,001 - 1,000,000) 27.00% 46.60% MSME Plus Gold Loan- (EMI) (500,001 - 1,000,000) 25.00% 43.34% Sunehra Sarmaya (1,000,001 - 3,000,000)_ HFY 25.00% 32.52% Sunehra Sarmaya (1,000,001 - 2,000,000)_ YRLY 40.00% 40.00% Sunehra Sarmaya (2,000,001 - 3,000,000)_ YRLY 39.00% 39.00% Invoice Discounting Discounting Facility for MSME Clients 0.00% Limit Approval Charges : PKR. 15,000							
Karsaz Gold Loan- (EMI) (up to PKR 250,000) 29,00% 49,80% Karsaz Gold Loan- (EMI) (up to PKR 350,000) 28,00% 48,22% MSME Gold Loan - (Bullet) (350,001 - 1,000,000) 42,00% 42,00% MSME Gold Loan - (Bullet) (350,001 - 500,000) 27,00% 46,60% MSME Flus Gold Loan - (EMI) (500,001 - 1,000,000) 25,00% 43,34% Sunehra Sarmaya (1,000,001 - 3,000,000) EMI 25,00% 43,34% Sunehra Sarmaya (1,000,001 - 3,000,000) HFY 25,00% 32,52% Sunehra Sarmaya (1,000,001 - 2,000,000) YRLY 40,00% 40,00% Sunehra Sarmaya (2,000,001 - 3,000,000) YRLY 39,00% 39,00% Invoice Discounting Discounting Facility for MSME Clients 0,00% Limit Approval Charges : PKR. 15,000	Gold Finance		Karsaz Gold Loan- (EMI) (up to PKR 100.000)	30,00%	51.44%		
Karsaz Gold Loan- (EMI) (up to PKR 350,000) 28.00% 48.22% 3.25% of loan amount or PKR 30,000+FEE							
MSME Gold Loan - (Bullet) (350,001 - 1,000,000) 42.00% 42.00% 42.00% whichever is lower MSME Gold Loan - (EMI) (350,001 - 500,000) 27.00% 46.60% 43.34% 6.00% 6.0			. , , , ,				
MSME Gold Loan - (EMI) (350,001 - 500,000) 27.00% 46.60% 43.34% MSME Plus Gold Loan - (EMI) (350,001 - 1,000,000) 25.00% 43.34% Sunehra Sarmaya (1,000,001 - 3,000,000)_EMI 25.00% 43.34% Sunehra Sarmaya (1,000,001 - 3,000,000)_HFY 25.00% 32.52% Sunehra Sarmaya (1,000,001 - 2,000,000)_YRLY 40.00% 40.00% Sunehra Sarmaya (2,000,001 - 3,000,000)_YRLY 39.00% 39.00% Limit Approval Charges : PKR. 15,000		MSME Gold Loan					
MSME Plus Gold Loan - (EMI) (500,001 - 1,000,000) 25,00% 43,34%			MSME Gold Loan - (Bullet) (350,001 - 1,000,000)	42.00%	42.00%		
Sunehra Sarmaya (1,000,001 - 3,000,000)_ EMI 25,00% 43,34%			MSME Gold Loan - (EMI) (350,001 - 500,000)	27.00%	46.60%		
Sunehra Sarmaya (1,000,001 - 3,000,000)_ HFY 25,00% 32,52%			MSME Plus Gold Loan - (EMI) (500,001 - 1,000,000)	25.00%	43.34%		
Sunehra Sarmaya Sunehra Sarmaya (1,000,001 - 2,000,000)_YRLY			Sunehra Sarmaya (1,000,001 - 3,000,000)_ EMI	25.00%	43.34%	Ť	
Sunehra Sarmaya Sunehra Sarmaya (1,000,001 - 2,000,000)_YRLY						Ť	
Sunehra Sarmaya (2,000,001 - 3,000,000)_YRLY	Sunehra Sarmaya		Sunehra Sarmaya (1,000,001 - 2.000.000) YRLY	40,00%	40,00%		
						+	
	Invoice Discounting			0.00	<u>.</u> %		